

OMB APPROVAL

OMB Number: 3235-0327 Expires: January 31, 2005

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UNITED STATES
Securities and Exchange Commission
Washington, D. C. 20549

# **FORM SE**

NOV 19 2003

# FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS

## BY ELECTRONIC FILERS

Banc of America Commercial Mortgage Inc.

Exact name or registrant as specified in	спапег	Registrant CIK	number
November 19, 2003 Fax-K		333-89322	S
Electronic report, schedule or registration of which the documents are a part (give peri		SEC file number,	
(3)	- · · · · · · · · · · · · · · · · · · ·		PROCESSED
			MOA 50 5003
Name of Person F	iling the Docun	nent (If other than the Registrant)	THOMSON FINANCIAL
	SIGNATU	RES	
Filings Made By the Registrant:			
The Registrant has duly caused this form to be outhorized, in the City of <u>Charlotte</u>			
	Banc of A	America Commercial Mortga	ge Inc.
Ву:	(h.f.	(Name and Title)	
		lsh Parwani	
	Title: Vio	ce President	
Filings Made by Person Other Than the Regis	strant:		
After reasonable inquiry and to the best of my 20, that the information set forth in this			
By:			
Sy.		(Name)	
•		(Title)	

7

Security ID:	BACM Series 2003-2	Initial Balance;	138,224,308
Settlement Date:	11/20/03	Initial Pass-Through Rate:	3.3800%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		]

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
	0.000	05.0004	50,000/	75.000/	100.000
During YM	0.00%_	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
99.750000000	3.45	3.51	3.53	3.53	3.58
99.812500000	3.43	3.48	3.50	3.50	3.54
99.875000000	3.41	3.46	3.47	3.47	3.50
99.937500000	3.39	3.43	3.44	3.43	3.47
100.00000000	3.37	3.40	3.41	3.40	3.43
100.062500000	3.36	3.37	3.38	3.36	3.39
100.125000000	3.34	3.35	3.34	3.33	3.35
100.187500000	3.32	3.32	3.31	3.29	3.31
100.250000000	3.30	3.29	3.28	3.26	3.28
100.312500000	3.28	3.27	3.25	3.23	3.24
100.375000000	3.26	3.24	3.22	3.19	3.20
100.437500000	3.24	3.21	3.19	3.16	3.16
100.500000000	3.22	3.18	3.15	3.12	3.13
100.562500000	3.20	3.16	3.12	3.09	3.09
100.625000000	3.18	3.13	3.09	3.06	3.05
100.687500000	3.16	3.10	3.06	3.02	3.01
100.750000000	3.14	3.08	3.03	2.99	2.98
WAL (Yrs)	3.50	2.43	2.08	1.91	1.73
Mod Dur	3.22	2.29	1.97	1.82	1.65
FirstPrinPay	12/11/2003	12/11/2003	12/11/2003	12/11/2003	12/11/2003
Maturity	07/11/2008	07/11/2007	09/11/2006	04/11/2006	10/11/2005
Prin Window (Months)	56	44	34	29	23

Assumptions	Treasury	Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
nitial Balance is as of November 2003	1/12	1,855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supptement.	5	3.285
No Extensions on any Mortgage Loan	10	4.361
No Delinquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan		

## Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

Kâting Agencies Do Not Address the Likelihood of Kecept of Pepayment Penalities

This material is for your private information and Banc of America Securities LLC (the "Underwriter") is not solicitating any actions based upon ii. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be reflect upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may person to securities that ultimately are not sold. The information contained in this material may be based on assumptions and other materials are deviced. The information contained in this material may be based on assumptions and other materials such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be refined upon for such purposes. The Underwriter and its affiliates, directors, partners and employees, including persons involved in the prepayation or issuance of this material reliable, where the previous in the previous in the previous of the interest of the actual previous thereof (recluding options). This material may be filed with the Securities and Exchange Commission (the "SEC") and functorial experience into an effective registration statement previously filed with the Securities and Exchange Commission (the "SEC") and functorial experience into an effective registration statement previously filed with the Securities and Exchange Commission (the "SEC") and functorial experience into an effective registration attained not be material contributed in the prepayation of 1933, including all cases where the material does not pertain to accuration in the materi

Security ID:	BACM Series 2003-2	Initial Balance: 10	6,288,110
Settlement Date:	11/20/03	Initial Pass-Through Rate:	4.354%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.000000000	4.37	4.55	4.86	4.96	5.02
100.062500000	4.36	4.53	4.84	4.93	4.99
100.125000000	4.35	4.51	4.82	4.91	4.96
100.187500000	4.33	4.50	4.80	4.88	4.92
100.250000000	4.32	4.48	4.78	4.86	4.89
100.312500000	4.31	4.47	4.77	4.84	4.86
100.375000000	4.30	4.45	4.75	4.81	4.83
100.437500000	4.29	4.43	4.73	4.79	4.79
100.500000000	4.27	4.42	4.71	4.77	4.76
100.562500000	4.26	4.40	4.69	4.74	4.73
100.625000000	4.25	4.39	4.67	4.72	4.70
100.687500000	4.24	4.37	4.65	4.70	4.67
100.750000000	4.22	4.35	4.63	4.67	4.63
100.812500000	4.21	4.34	4.61	4.65	4.60
100.875000000	4.20	4.32	4.59	4.63	4.57
100.937500000	4.19	4.31	4.57	4.61	4.54
101.000000000	4.18	4.29	4.55	4.58	4.50
VAL (Yrs)	5.95	4.34	3.51	2.90	2.05
lod Dur	5.13	3.87	3.18	2.66	1.92
irstPrinPay	07/11/2008	07/11/2007	09/11/2006	04/11/2006	10/11/2005
Maturity	10/11/2010	06/11/2008	03/11/2008	06/11/2007	09/11/2006
rin Window (Months)	28	12	19	15	12

Assumptions	Treasury	Curve as of
% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
Initial Balance is as of November 2003	1/12	1.855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums* in the Prospectus Supplement.	5	3.285
No Extensions on any Mortgage Loan	10	4.361
No Delinquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan		

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Security ID:	BACM Series 2003-2	Initial Balance:	118,137,151
Settlement Date:	11/20/03	Initial Pass-Through Rate:	4.842%
Accrual Start Date:	11/01/03		1
First Pay Date:	12/11/03		ĺ

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.00000000	4.87	5.21	5.04	5.07	5.09
100.062500000	4.86	5.20	5.03	5.05	5.07
100.125000000	4.85	5.19	5.01	5.04	5.05
100.187500000	4.84	5.17	5.00	5.02	5.04
100.250000000	4.83	5.16	4.98	5.01	5.02
100.312500000	4.82	5.15	4.96	4.99	5.00
100.375000000	4.81	5.13	4.95	4.97	4.98
100.437500000	4.80	5.12	4.93	4.96	4.97
100.500000000	4.79	5.11	4.92	4.94	4.95
100.562500000	4.78	5.09	4.90	4.92	4.93
100.625000000	4.78	5.08	4.89	4.91	4.91
100.687500000	4.77	5.07	4.87	4.89	4.90
100.750000000	4.76	5.05	4.86	4.88	4.88
100.812500000	4.75	5.04	4.84	4.86	4.86
_100.875000000	4.74	5.03	4.83	4.84	4.84
100.937500000	4.73	5.01	4.81	4.83	4.83
101.000000000	4.72	5.00	4.80	4.81	4.81
WAL (Yrs)	8.05	5.43	4.64	4.36	4.00
Mod Dur	6.52	4.66	4.06	3.84	3.54
FirstPrinPay	10/11/2010	06/11/2008	03/11/2008	06/11/2007	09/11/2006
Maturity	10/11/2012	08/11/2010	03/11/2009	07/11/2008	05/11/2008
Prin Window (Months)	25	27	13	14	21

Assumptions		Treasury (	Curve as of
1% Cleanup Caff is Not Exercised		Term (Yrs)	Yield (BEY%)
Initial Balance is as of November 2003		1/12	1.855
Prepay Rates are a Constant % of CPR		1/4	1.855
100% of All Prepayment Premiums are assumed to be collected		1/2	1.855
Prepayment Premiums are allocated to one or more classes	1	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	1	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement,	Ì	5	3.285
No Extensions on any Mortgage Loan	1	10	4.361
No Delinquencies on any Mortgage Loan	ĺ	30	5.229
No Defaults on any Mortgage Loan			

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Security ID:	BACM Series 2003-2	Initial Balance:	532,251,227
Settlement Date:	11/20/03	Initial Pass-Through Rate:	5.071%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		i

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
					·
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.000000000	5.11	5.13	5.13	5.11	5.10
100.062500000	5.10	5.12	5.12	5.10	5.09
100.125000000	5.09	5.11	5.11	5.09	5.09
100.187500000	5.08	5.10	5.10	5.08	5.08
100.250000000	5.07	5.09	5.09	5.07	5.07
100.312500000	5.06	5.08	5.08	5.07	5.06
100.375000000	5.06	5.07	5.07	5.06	5.05
100.437500000	5.05	5.06	5.06	5.05	5.04
100.500000000	5.04	5.06	5.05	5.04	5.03
100.562500000	5.03	5.05	5.04	5.03	5.02
100.625000000	5.02	5.04	5.04	5.02	5.01
100.687500000	5.01	5.03	5.03	5.01	5.00
100.750000000	5.00	5.02	5.02	5.00	4.99
100.812500000	5.00	5.01	5.01	4.99	4.98
100.875000000	4.99	5.00	5.00	4.98	4.97
100.937500000	4.98	4.99	4.99	4.97	4.96
101.000000000	4.97	4.98	4.98	4.96	4.96
NAL (Yrs)	9.51	8.89	8.65	8.56	8.43
Mod Dur	7.38	6.98	6.82	6.76	6.68
FirstPrinPay	10/11/2012	08/11/2010	03/11/2009	07/11/2008	05/11/2008
Maturity	09/11/2013	07/11/2013	06/11/2013	06/11/2013	05/11/2013
Prin Window (Months)	12	36	52	60	61

Assumptions	Treasury	Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
nitial Balance is as of November 2003	1/12	1.855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.285
No Extensions on any Mortgage Loan	10	4.361
No Delinquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan		

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Security ID:	BACM Series 2003-2	Initial Balance:	56,665,470
Settlement Date:	11/20/03	Initial Pass-Through Rate:	5.202%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
	0.00%	25 000/	50.009/	75.00%	100.00%
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.000000000	5.24	5.24	5.24	5.24	5.24
100.062500000	5.23	5.23	5.23	5.23	5.23
100.125000000	5.22	5.22	5.22	5.22	5.22
100.187500000	5.21	5.21	5.21	5.21	5.21
100.250000000	5.21	5.21	5.21	5.21	5.21
100.312500000	5.20	5.20	5.20	5.20	5.20
100.375000000	5.19	5.19	5.19	5.19	5.19
100.437500000	5.18	5.18	5.18	5.18	5.18
100.500000000	5.17	5.17	5.17	5.17	5.17
100.562500000	5.17	5.17	5.17	5.17	5.16
100.625000000	5.16	5.16	5.16	5.16	5.16
100.687500000	5.15	5.15	5.15	5.15	5.15
100.750000000	5.14	5.14	5.14	5.14	5.14
100.812500000	5.13	5.13	5.13	5.13	5.13
100.875000000	5.12	5.12	5.12	5.12	5.12
100.937500000	5.12	5.12	5.12	5.12	5.11
101.000000000	5.11	5.11	5.11	5.11	5.11
WAL (Yrs)	9.89	9.89	9.89	9.88	9.73
Mod Dur	7.56	7.56	7.56	7.55	7.46
FirstPrinPay	10/11/2013	10/11/2013	10/11/2013	09/11/2013	08/11/2013
Maturity	10/11/2013	10/11/2013	10/11/2013	10/11/2013	08/11/2013
Prin Window (Months)	1	1	1	2	1

Assumptions	Treasury	Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
nifial Balance is as of November 2003	1/12	1.855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.285
No Extensions on any Mortgage Loan	10	4.361
No Delinquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan		

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Security ID:	BACM Series 2003-2	Initial Balance:	20,987,211
Settlement Date:	11/20/03	Initial Pass-Through Rate:	5.251%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		ļ

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.00000000	5.29	5.29	5.29	5.29	5.29
100.062500000	5.28	5.28	5.28	5.28	5.28
100.125000000	5.27	5.27	5.27	5.27	5.27
100.187500000	5.26	5.26	5.26	5.26	5.26
100.250000000	5.26	5.26	5.26	5.26	5.26
100.312500000	5.25	5.25	5.25	5.25	5.25
100.375000000	5.24	5.24	5.24	5.24	5.24
100.437500000	5.23	5.23	5.23	5.23	5.23
100.500000000	5.22	5.22	5.22	5.22	5.22
100.562500000	5.21	5.22	5.22	5.22	5.21
100.625000000	5.21	5.21	5.21	5.21	5.21
100.687500000	5.20	5.20	5.20	5.20	5.20
100.750000000	5.19	5.19	5.19	5.19	5.19
100.812500000	5.18	5.18	5.18	5.18	5.18
100.875000000	5.17	5.17	5.17	5.17	5.17
100.937500000	5.17	5.17	5.17	5.17	5.16
101.000000000	5.16	5.16	5.16	5.16	5.16
NAL (Yrs)	9.89	9.89	9.89	9.89	9.73
Mod Dur	7.54	7.54	7.54	7.54	7.44
FirstPrinPay	10/11/2013	10/11/2013	10/11/2013	10/11/2013	08/11/2013
Maturity	10/11/2013	10/11/2013	10/11/2013	10/11/2013	08/11/2013
Prin Window (Months)	1	1	1	1	1

Assumptions	Treasury	Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
nitial Balance is as of November 2003	1/12	1,855
Prepay Rates are a Constant % of CPR	1/4	1,855
100% of All Prepayment Premiums are assumed to be collected	1/2	1,855
Prepayment Premiums are allocated to one or more classes	2	1,855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.285
No Extensions on any Mortgage Loan	10	4,361
No Definquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan		

#### Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

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Security ID:	BACM Series 2003-2	Initial Balance:	44,073,144
Settlement Date:	11/20/03	Initial Pass-Through Rate:	5.232%
Accrual Start Date:	11/01/03		j
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.000000000	5.37	5.41	5.42	5.42	5.43
100.062500000	5.36	5.40	5.41	5.42	5.42
100.125000000	5.35	5.39	5.40	5.41	5.41
100.187500000	5.35	5.38	5.39	5.40	5.40
100.250000000	5.34	5.37	5.39	5.39	5.40
100.312500000	5.33	5.37	5.38	5.38	5.39
100.375000000	5.32	5.36	5.37	5.38	5.38
100.437500000	5.31	5.35	5.36	5.37	5.37
100.500000000	5.30	5.34	5.35	5.36	5.36
100.562500000	5.30	5.33	5.35	5.35	5.36
100.625000000	5.29	5.32	5.34	5.34	5.35
100.687500000	5.28	5.32	5.33	5.33	5.34
100.750000000	5.27	5.31	5.32	5.33	5.33
100.812500000	5.26	5.30	5.31	5.32	5.32
100.875000000	5.26	5.29	5.30	5.31	5.31
100.937500000	5.25	5.28	5.30	5.30	5.31
101.000000000	5.24	5.28	5.29	5.29	5.30
WAL (Yrs)	10.21	10.13	10.09	10.05	9.89
Mod Dur	7.69	7.64	7.61	7.59	7.50
FirstPrinPay	10/11/2013	10/11/2013	10/11/2013	10/11/2013	08/11/2013
Maturity	08/11/2014	08/11/2014	07/11/2014	07/11/2014	07/11/2014
Prin Window (Months)	11	11	10	10	12

Assumptions	Treasury	Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
nitial Balance is as of November 2003	1/12	1.855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3,285
No Extensions on any Mortgage Loan	10	4.361
No Delinquencies on any Mortgage Loan	30	5,229
No Defaults on any Mortgage Loan	Į.	

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Security ID:	BACM Series 2003-2	Initial Balance;	23,085,932
Settlement Date:	11/20/03	Initial Pass-Through Rate:	5.266%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	25.00%	50.00%	75.00%	100.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
99.097010000	5.52	5.56	5.57	5.57	5.58
99.159510000	5.51	5.55	5.56	5.57	5.57
99.222010000	5.51	5.54	5.55	5.56	5.56
99.284510000	5.50	5.53	5.55	5.55	5.56
99.347010000	5.49	5.52	5.54	5.54	5.55
99.409510000	5.48	5.52	5.53	5.53	5.54
99.472010000	5.47	5.51	5.52	5.53	5.53
99.534510000	5.47	5.50	5.51	5.52	5.52
99.597010000	5.46	5.49	5.51	5.51	5.52
99.659510000	5.45	5.48	5.50	5.50	5.51
99.722010000	5.44	5.48	5.49	5.49	5.50
99.784510000	5.43	5.47	5.48	5.49	5.49
99.847010000	5.43	5.46	5.47	5.48	5.48
99.909510000	5.42	5.45	5.47	5.47	5.48
99.972010000	5.41	5.45	5.46	5.46	5.47
100.034510000	5.40	5.44	5.45	5.46	5.46
100.097010000	5.40	5.43	5.44	5.45	5.45
WAL (Yrs)	10.73	10.73	10.72	10.71	10.64
Mod Dur	7.95	7.94	7.94	7.93	7.89
FirstPrinPay	08/11/2014	08/11/2014	07/11/2014	07/11/2014	07/11/2014
Maturity	08/11/2014	08/11/2014	08/11/2014	08/11/2014	07/11/2014
Prin Window (Months)	1	1	2	2	1

Assumptions	Treasury	Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
nitial Balance is as of November 2003	1/12	1.855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.285
No Extensions on any Mortgage Loan	10	4.361
No Definquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan		

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Security ID:	BACM Series 2003-2	Initial Balance:	138,224,308
Settlement Date:	11/20/03	Initial Pass-Through Rate:	3.3800%
Accrual Start Date:	11/01/03		ŧ
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
99.750000000	3.45	3.45	3.45	3.45	3.45
99.812500000	3.43	3.43	3.43	3.43	3.43
99.875000000	3.41	3.41	3.41	3.41	3.41
99.937500000	3.39	3.39	3.39	3.39	3.39
100.000000000	3.37	3.37	3.37	3.37	3.37
100.062500000	3.36	3.36	3.36	3.36	3.35
100.125000000	3.34	3.34	3.34	3.34	3.33
100.187500000	3.32	3.32	3.32	3.32	3.31
100.250000000	3.30	3.30	3.30	3.30	3.29
100.312500000	3.28	3.28	3.28	3.28	3.27
100.375000000	3.26	3.26	3.26	3.26	3.26
100.437500000	3.24	3.24	3.24	3.24	3.24
100.500000000	3.22	3.22	3.22	3.22	3.22
100.562500000	3.20	3.20	3.20	3.20	3.20
100.625000000	3.18	3.18	3.18	3.18	3.18
100.687500000	3.16	3.16	3.16	3.16	3.16
100.750000000	3.14	3.14	3.14	3.14	3.14
WAL (Yrs)	3.50	3.50	3.49	3.48	3.41
Mod Dur	3.22	3.22	3.21	3.21	3.14
FirstPrinPay	12/11/2003	12/11/2003	12/11/2003	12/11/2003	12/11/2003
Maturity	07/11/2008	07/11/2008	07/11/2008	07/11/2008	05/11/2008
Prin Window (Months)	56	56	56	56	54

Assumptions		Treasury (	Curve as of
1% Cleanup Call is Not Exercised		Term (Yrs)	Yield (BEY%)
nitial Balance is as of November 2003		1/12	1.855
Prepay Rates are a Constant % of CPR		1/4	1.855
100% of All Prepayment Premiums are assumed to be collected		1/2	1.855
Prepayment Premiums are allocated to one or more classes	1	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	İ	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.		5	3.285
No Extensions on any Mortgage Loan	1	10	4.361
No Delinquencies on any Mortgage Loan		30	5.229
No Defaults on any Mortgage Loan			

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Security ID:	BACM Series 2003-2	Initial Balance;	106,288,110
Settlement Date:	11/20/03	Initial Pass-Through Rate:	4.354%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.00000000	4.37	4.37	4.37	4.37	4.37
100.062500000	4.36	4.36	4.36	4.36	4.36
100.125000000	4.35	4.35	4.35	4.35	4.35
100.187500000	4.33	4.33	4.33	4.33	4.33
100.250000000	4.32	4.32	4.32	4.32	4.32
100.312500000	4.31	4.31	4.31	4.31	4.31
100.375000000	4.30	4.30	4.30	4.30	4.30
100.437500000	4.29	4.29	4.28	4.28	4.28
100.500000000	4.27	4.27	4.27	4.27	4.27
100.562500000	4.26	4.26	4.26	4.26	4.26
100.625000000	4.25	4.25	4.25	4.25	4.25
100.687500000	4.24	4.24	4.24	4.24	4.23
100.750000000	4.22	4.22	4.22	4.22	4.22
100.812500000	4.21	4.21	4.21	4.21	4.21
100.875000000	4.20	4.20	4.20	4.20	4.20
100.937500000	4.19	4.19	4.19	4.19	4.19
101.000000000	4.18	4.18	4.18	4.18	4.17
WAL (Yrs)	5.95	5.95	5.94	5.94	5.85
Mod Dur	5.13	5.13	5.12	5.12	5.05
FirstPrinPay	07/11/2008	07/11/2008	07/11/2008	07/11/2008	05/11/2008
Maturity	10/11/2010	10/11/2010	10/11/2010	10/11/2010	08/11/2010
Prin Window (Months)	28	28	28	28	28

Assumptions	Treasury	Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
Initial Balance is as of November 2003	1/12	1.855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.285
No Extensions on any Mortgage Loan	10	4.361
No Delinquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan		

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**Banc of America Securities LLC** 

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Security ID:	BACM Series 2003-2	Initial Balance:	118,137,151
Settlement Date:	11/20/03	Initial Pass-Through Rate:	4.842%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
Durina Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.00000000	4.87	4.87	4.87	4.87	4.87
100.062500000	4.86	4.86	4.86	4.86	4.86
100.125000000	4.85	4.85	4.85	4.85	4.85
100.187500000	4.84	4.84	4.84	4.84	4.84
100.250000000	4.83	4.83	4.83	4.83	4.83
100.312500000	4.82	4.82	4.82	4.82	4.82
100.375000000	4.81	4.81	4.81	4.81	4.81
100.437500000	4.80	4.80	4.80	4.80	4.80
100.500000000	4.79	4.79	4.79	4.79	4.79
100.562500000	4.78	4.78	4.78	4.78	4.78
100.625000000	4.78	4.77	4.77	4.77	4.77
100.687500000	4.77	4.77	4.77	4.76	4.76
100.750000000	4.76	4.76	4.76	4.76	4.75
100.812500000	4.75	4.75	4.75	4.75	4.74
100.875000000	4.74	4.74	4.74	4.74	4.73
100.937500000	4.73	4.73	4.73	4.73	4.72
101.000000000	4.72	4.72	4.72	4.72	4.71
WAL (Yrs)	8.05	8.03	8.02	7.99	7.80
Mod Dur	6.52	6.51	6.50	6.48	6.35
FirstPrinPay	10/11/2010	10/11/2010	10/11/2010	10/11/2010	08/11/2010
Maturity	10/11/2012	09/11/2012	09/11/2012	09/11/2012	08/11/2012
Prin Window (Months)	25	24	24	24	25

Assumptions	Treasury	Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
nitial Balance is as of November 2003	1/12	1.855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.285
No Extensions on any Mortgage Loan	10	4.361
No Delinquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan		*

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Security ID:	BACM Series 2003-2	Initial Balance;	532,251,227
Settlement Date:	11/20/03	Initial Pass-Through Rate:	5.071%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.000000000	5.11	5.11	5.11	5.11	5.11
100.062500000	5.10	5.10	5.10	5.10	5.10
100.125000000	5.09	5.09	5.09	5.09	5.09
100.187500000	5.08	5.08	5.08	5.08	5.08
100.250000000	5.07	5.07	5.07	5.07	5.07
100.312500000	5.06	5.06	5.06	5.06	5.06
100.375000000	5.06	5.06	5.06	5.05	5.05
100.437500000	5.05	5.05	5.05	5.05	5.05
100.500000000	5.04	5.04	5.04	5.04	5.04
100.562500000	5.03	5.03	5.03	5.03	5.03
100.625000000	5.02	5.02	5.02	5.02	5.02
100.687500000	5.01	5.01	5.01	5.01	5.01
100.750000000	5.00	5.00	5.00	5.00	5.00
100.812500000	5.00	5.00	5.00	5.00	4.99
100.875000000	4.99	4.99	4.99	4.99	4.99
100.937500000	4.98	4.98	4.98	4.98	4.98
101.000000000	4.97	4.97	4.97	4.97	4.97
WAL (Yrs)	9.51	9.51	9.50	9.48	9.36
Mod Dur	7.38	7.37	7,37	7.36	7.28
FirstPrinPay	10/11/2012	09/11/2012	09/11/2012	09/11/2012	08/11/2012
Maturity	09/11/2013	09/11/2013	09/11/2013	09/11/2013	08/11/2013
Prin Window (Months)	12	13	13	13	13

Assumptions	Treas	sury Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
Initial Balance is as of November 2003	1/12	1.855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.285
No Extensions on any Montgage Loan	10	4.361
No Definquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan		

#### Rating Agencies Do Not Address the Likelihood of Receipt of Prepayment Penalties

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Security ID:	BACM Series 2003-2	Initial Balance;	56,665,470
Settlement Date:	11/20/03	Initial Pass-Through Rate:	5.202%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03	_	

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.00000000	5.24	5.24	5.24	5.24	5.24
100.062500000	5.23	5.23	5.23	5.23	5.23
100.125000000	5.22	5.22	5.22	5.22	5.22
100.187500000	5.21	5.21	5.21	5.21	5.21
100.250000000	5.21	5.21	5.21	5.21	5.21
100.312500000	5.20	5.20	5.20	5.20	5.20
100.375000000	5.19	5.19	5.19	5.19	5.19
100.437500000	5.18	5.18	5.18	5.18	5.18
100.500000000	5.17	5.17	5.17	5.17	5.17
100.562500000	5.17	5.17	5.17	5,17	5.16
100.625000000	5.16	5.16	5.16	5.16	5.16
100.687500000	5.15	5.15	5.15	5.15	5.15
100.750000000	5.14	5,14	5.14	5.14	5.14
100.812500000	5.13	5.13	5.13	5.13	5.13
100.875000000	5.12	5.12	5.12	5.12	5.12
100.937500000	5.12	5.12	5.12	5.12	5.12
101.000000000	5.11	5.11	5.11	5.11	5.11
WAL (Yrs)	9.89	9.89	9.89	9.89	9.81
Mod Dur	7.56	7.56	7.56	7.56	7.51
FirstPrinPay	10/11/2013	10/11/2013	10/11/2013	10/11/2013	09/11/2013
Maturity	10/11/2013	10/11/2013	10/11/2013	10/11/2013	09/11/2013
Prin Window (Months)	1	1	1	1	1

Assumptions	Tr	easury Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
nitial Balance is as of November 2003	1/12	1.855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.285
No Extensions on any Mortgage Loan	10	4.361
lo Delinquencies on any Mortgage Loan	30	5.229
lo Defaults on any Mortgage Loan		

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Security ID:	BACM Series 2003-2	Initial Balance:	20,987,211
Settlement Date:	11/20/03	Initial Pass-Through Rate:	5.251%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.000000000	5.29	5.29	5.29	5.29	5.29
100.062500000	5.28	5.28	5.28	5.28	5.28
100.125000000	5.27	5.27	5.27	5.27	5.27
100.187500000	5.26	5.26	5.26	5.26	5.26
100.250000000	5.26	5.26	5.26	5.26	5.26
100.312500000	5.25	5.25	5.25	5.25	5.25
100.375000000	5.24	5.24	5.24	5.24	5.24
100.437500000	5.23	5.23	5.23	5.23	5.23
100.500000000	5.22	5.22	5.22	5.22	5.22
100.562500000	5.21	5.21	5.21	5.21	5.21
100.625000000	5.21	5.21	5.21	5.21	5.21
100.687500000	5.20	5.20	5.20	5.20	5.20
100.750000000	5.19	5.19	5.19	5.19	5.19
100.812500000	5.18	5.18	5.18	5.18	5.18
100.875000000	5.17	5.17	5.17	5.17	5.17
100.937500000	5.17	5.17	5.17	5.17	5.16
101.000000000	5.16	5.16	5.16	5.16	5.16
WAL (Yrs)	9.89	9.89	9.89	9.89	9.81
Mod Dur	7.54	7.54	7.54	7.54	7.49
FirstPrinPay	10/11/2013	10/11/2013	10/11/2013	10/11/2013	09/11/2013
Maturity	10/11/2013	10/11/2013	10/11/2013	10/11/2013	09/11/2013
Prin Window (Months)	1 .	1	1	1	1

Assumptions	Tr	easury Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
Initial Balance is as of November 2003	1/12	1.855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.285
No Extensions on any Mortgage Loan	10	4.361
No Delinquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan	İ	

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Security ID:	BACM Series 2003-2	Initial Balance:	44,073,144
Settlement Date:	11/20/03	Initial Pass-Through Rate:	5.232%
Accrual Start Date:	11/01/03		
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.00000000	5.37	5.37	5.37	5.37	5.37
100.062500000	5.36	5.36	5.36	5.36	5.36
100.125000000	5.35	5.35	5.35	5.35	5.35
100.187500000	5.35	5.35	5.34	5.34	5.34
100.250000000	5.34	5.34	5.34	5.34	5.33
100.312500000	5.33	5.33	5.33	5.33	5.33
100.375000000	5.32	5.32	5.32	5.32	5.32
100.437500000	5.31	5.31	5.31	5.31	5.31
100.500000000	5.30	5.30	5.30	5.30	5.30
100.562500000	5.30	5.30	5.30	5.30	5.29
100.625000000	5.29	5.29	5.29	5.29	5.28
100.687500000	5.28	5.28	5.28	5.28	5.28
100.750000000	5.27	5.27	5.27	5.27	5.27
100.812500000	5.26	5.26	5.26	5.26	5.26
100.875000000	5.26	5.26	5.26	5.25	5.25
100.937500000	5.25	5.25	5.25	5.25	5.24
101.000000000	5.24	5.24	5.24	5.24	5.24
WAL (Yrs)	10.21	10.18	10.14	10.10	9.97
Mod Dur	7.69	7.68	7.66	7.63	7.56
FirstPrinPay	10/11/2013	10/11/2013	10/11/2013	10/11/2013	09/11/2013
Maturity	08/11/2014	08/11/2014	08/11/2014	07/11/2014	07/11/2014
Prin Window (Months)	11	11	11	10	11

Assumptions	Treas	ury Curve as of
% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
nitial Balance is as of November 2003	1/12	1,855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.285
No Extensions on any Mortgage Loan	10	4.361
No Delinquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan		

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Security ID:	BACM Series 2003-2	Initial Balance:	23,085,932
Settlement Date:	11/20/03	Initial Pass-Through Rate:	5.266%
Accrual Start Date:	11/01/03		ł
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
99.097010000	5.52	5.52	5.52	5.52	5.52
99.159510000	5.51	5.51	5.51	5.51	5.51
99.222010000	5.51	5.51	5.51	5.51	5.50
99.284510000	5.50	5.50	5.50	5.50	5.50
99.347010000	5.49	5.49	5.49	5.49	5.49
99.409510000	5.48	5.48	5.48	5.48	5.48
99.472010000	5.47	5.47	5.47	5.47	5.47
99.534510000	5.47	5.47	5.47	5.47	5.46
99.597010000	5.46	5.46	5.46	5.46	5.46
99.659510000	5.45	5.45	5.45	5.45	5.45
99.722010000	5.44	5.44	5.44	5.44	5.44
99.784510000	5.43	5.43	5.43	5.43	5.43
99.847010000	5.43	5.43	5.43	5.43	5.42
99.909510000	5.42	5.42	5.42	5.42	5.42
99.972010000	5.41	5.41	5.41	5.41	5.41
100.034510000	5.40	5.40	5.40	5.40	5.40
100.097010000	5.40	5.40	5.40	5.39	5.39
WAL (Yrs)	10.73	10.73	10.73	10.71	10.64
Mod Dur	7.95	7.95	7.95	7.95	7.91
FirstPrinPay	08/11/2014	08/11/2014	08/11/2014	07/11/2014	07/11/2014
Maturity	08/11/2014	08/11/2014	08/11/2014	08/11/2014	07/11/2014
Prin Window (Months)	1	1	1	2	1

Assumptions	Trea	sury Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
Initial Balance is as of November 2003	1/12	1.855
Prepay Rates are a Constant % of CPR	1/4	1.855
100% of All Prepayment Premiums are assumed to be collected	1/2	1.855
Prepayment Premiums are allocated to one or more classes	2	1.855
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.293
Distributions of Prepayment Premiums" in the Prospectus Supplement.	5	3.285
No Extensions on any Mortgage Loan	10	4.361
No Delinquencies on any Mortgage Loan	30	5.229
No Defaults on any Mortgage Loan		

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Security ID:	BACM Series 2003-2	Initial Balance: 48	2,251,227
Settlement Date:	11/20/03	Initial Pass-Through Rate:	5.061%
Accrual Start Date:	11/01/03		Į.
First Pay Date:	12/11/03		

Prepayment (CPR)	Scenario 1	Scenario 2	Scenario J	Scenario 4	Scenario 5
During YM	0.00%	0.00%	0.00%	0.00%	0.00%
During Open	0.00%	25.00%	50.00%	75.00%	100.00%

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
100.451020000	5.04	5.05	5.04	5.03	5.03
100.457270000	5.03	5.05	5.04	5.03	5.03
100.463520000	5.03	5.05	5.03	5.03	5.03
100.469770000	5.03	5.05	5.03	5.03	5.03
100.476020000	5.03	5.05	5.03	5.03	5.03
100.482270000	5.03	5.05	5.03	5.03	5.02
100.488520000	5.03	5.05	5.03	5.03	5.02
100.494770000	5.03	5.04	5.03	5.02	5.02
100.501020000	5.03	5.04	5.03	5.02	5.02
100.507270000	5.03	5.04	5.03	5.02	5.02
100.513520000	5.03	5.04	5.03	5.02	5.02
100.519770000	5.03	5.04	5.03	5.02	5.02
100.526020000	5.03	5.04	5.03	5.02	5.02
100.532270000	5.02	5.04	5.02	5.02	5.02
100.538520000	5.02	5.04	5.02	5.02	5.02
100.544770000	5.02	5.04	5.02	5.02	5.02
100.551020000	5.02	5.04	5.02	5.02	5.01
WAL (Yrs)	9.56	9.10	8.91	8.88	8.74
Mod Dur	7.41	7.12	7.00	6.98	6.89
FirstPrinPay	02/11/2013	10/11/2010	08/11/2010	06/11/2010	06/11/2010
Maturity	09/11/2013	07/11/2013	06/11/2013	06/11/2013	05/11/2013
Prin Window (Months)	- 8	34	35	37	36

Assumptions	Tre	easury Curve as of
1% Cleanup Call is Not Exercised	Term (Yrs)	Yield (BEY%)
Initial Balance is as of November 2003	1/12	0.937
Prepay Rates are a Constant % of CPR	1/4	0.937
100% of All Prepayment Premiums are assumed to be collected	1/2	1.032
Prepayment Premiums are allocated to one or more classes	2	1.935
of the offered certificates as described under "Description of the Certificates-Distributions-	3	2.492
Distributions of Prepayment Premiums* in the Prospectus Supplement.	5	3.342
No Extensions on any Mortgage Loan	10	4,329
No Definquencies on any Mortgage Loan	30	5.155
No Defaults on any Mortgage Loan		

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